

DECLARATION, POWER OF ATTORNEY, AND PETITION

We, Robert Bible, Jr., a citizen of the United States of America, residing at P.O. Box 787, Rancho Santa Fe, California 92067; and Mark Steven Burnett, a citizen of the United States of America, residing at 9755 La Jolla Farms Road, La Jolla, California 92037; verily believe we are the original, first, and joint inventors of the subject matter of the invention or discovery entitled A SECURED COMMERCIAL TRANSACTION, for which a patent is sought and which is described and claimed in the specification attached hereto; that we have reviewed and understand the contents of the above-identified specification, including the claims; and that we acknowledge the duty to disclose information which is material to the examination of this application in accordance with Section 1.56(a) of Title 37 of the Code of Federal Regulations.

We declare further that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful, false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful, false statements may jeopardize the validity of the application or any patent issuing thereon.


We hereby appoint as our attorneys NEIL K. NYDEGGER, Registration No. 30,202, and MATTHEW K. HILLMAN, Registration No. 45,892, with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and

Trademark Office connected therewith. All correspondence and telephonic communications should be directed to:

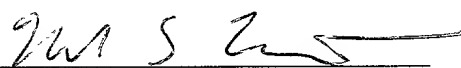
NEIL K. NYDEGGER
NYDEGGER & ASSOCIATES
348 Olive Street
San Diego, California 92103
(619) 688-1300

Wherefore, we pray that a letters patent be granted to us for the invention or discovery described and claimed in the foregoing specification and claims, declaration, power of attorney, and this petition.

Signed at DOL MAR, California, this 1 day of December, 2000.

Inventor 
Robert Bible, Jr.
P.O. Box 787
Rancho Santa Fe, California 92067

Signed at San Diego, California, this 1 day of December, 2000.

Inventor 
Mark Steven Burnett
9755 La Jolla Farms Road
La Jolla, California 92037

declpoapet:ddb
Docket: 11298.4

DECLARATION CLAIMING SMALL ENTITY STATUS
FOR A SMALL BUSINESS CONCERN

I, Neil K. Nydegger, hereby declare: that I am Director of 900Pennies Incorporated, a corporation of the State of California, and having a principal place of business at 1717 Kettner Blvd., Suite 230, San Diego, California 92101; that I am empowered to act on behalf of 900Pennies Incorporated; and that 900Pennies Incorporated qualifies as a small business concern as defined in 13 C.F.R. § 121.3-18 and 37 C.F.R. § 1.9(d), for purposes of paying reduced fees to the Patent and Trademark Office under Section 41(a) and (b) of Title 35, United States Code, in that the number of employees of 900Pennies Incorporated, including those of its affiliates, does not exceed 500 persons. I understand that, for purposes of this declaration, (1) the number of employees is the average over the preceding twelve months of the number of persons employed on a full-time, part-time, or temporary basis during each of the pay periods of the preceding year, and that (2) two business concerns are considered to be affiliates of each other when one business concern either directly or indirectly controls or has the power to control the other, or when a third party or parties control or have the power to control both business concerns.

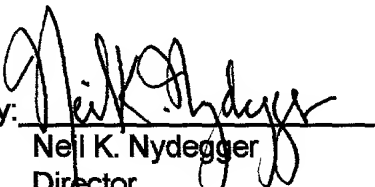
I further declare that all rights, title, and interest relating to the invention entitled A SECURED COMMERCIAL TRANSACTION, invented by Robert Bible, Jr. and Mark Steven Burnett, as described in the patent application attached hereto, have been conveyed to and currently remain with 900Pennies Incorporated.

I acknowledge the duty to file, in the above-mentioned application or any patent issued in respect thereof, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of (1) the issue fee or (2) any maintenance fee due after the date on which status as a small entity is no longer appropriate.

I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful, false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful, false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this declaration is directed.

Signed at San Diego, California, this 1st day of December, 2000.

900Pennies Incorporated

By: 
Neil K. Nydegger
Director
Attorney for Applicant

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Docket: 11298.4